

4/8/2004

<b>FORM HDP-1449 (Based on Form PTO-1449)</b>  <b>PATENT AND TRADEMARK OFFICE</b> <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)  Sheet 1 of 2	ATTORNEY DOCKET No.	SERIAL No.
	6778-000001/DVC	Unknown
	APPLICANT	
	Sutton et al.	
	FILING DATE	GROUP
	Unknown	

U.S. PATENT DOCUMENTS						
Ref. Desig.	Examiner's Initials	Document Number	Date	Name	Class/ Subclass	(If appropriate) Filing Date
1.	JL	2002/0174016 A1	11/02	Cuervo		
2.	JL	2001/0042784 A1	11/01	Fite et al.		
3.	JL	2002/0026418 A1	02/02	Koppel et al.		
4.	JL	2001/0001321 A1	05/01	Resnick et al.		
5.	JL	6,000,608	12/14/99	Dorf		
6.	JL	6,014,646	01/00	Vallee et al.		
7.	JL	6,185,545	02/01	Resnick et al		
8.	JL	6,189,787	02/20/01	Dorf		
9.	JL	6,405,182	06/02	Cuervo		
10.	JL	6,467,684	10/02	Fite et al.		
11.	JL	6,105,009	08/15/99	Cuervo		
12.	JL	6,006,988	12/28/99	Behrmann et al.		
13.	JL	5,884,272	03/99	Walker et al.		
14.	JL	6,145,741	11-2000	Wisdom et al.		
15.	JL	5,883,810	03-1999	Franklin et al.		
16.	JL	5,903,880	05-1999	Biffar		
17.	JL	5,794,207	08-1998	Walker et al.		
18.	JL	5,420,926	05-1995	Low et al.		
19.	JL	5,819,234	10-1998	Slavin et al.		
20.	JL	5,991,413	11-1999	Arditti et al.		

Examiner: JL	Date Considered: 3/3/2007
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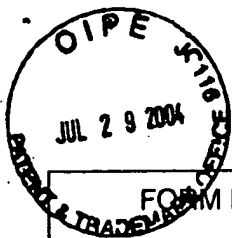
FOREIGN PATENT DOCUMENTS						
Ref. Desig.	Examiner's Initials	Document Number	Date	Country	Class/ Subclass	Translation Yes No
1.		WO 071673	09/27/01	PCT		
2.		WO 03033 A1	01-2001	WO		

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)		
Ref. Desig.	Examiner's Initials	
1.		FRANCE: CARTE BLEUE'S NEW PRODUCTS, "Le Groupement Carte Bleue Renforce sa gamme de produits", Les Echos (LE) 4/25/1996, p.21.
2.		Excerpt from Forbes Magazine dated May 17, 1999, pages 178-185.
3.		"AMBALINK LAUNCHES SECURE ONLINE SHIPPING IN THE UK", June 8 <sup>th</sup> , 1999, Universal News Services
4.		"THE INTERNET COMMISSION" copied from the website of the da Vinci Institute.

DOCUMENTS NOT PROVIDED

Examiner: <i>jj</i>	Date Considered: 3/3/2007
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Sheet 1 of 1

ATTORNEY DOCKET NO.

6778-000001/DVC

SERIAL NO.

10/821,162

APPLICANT

David B. Sutton et al.

FILING DATE

April 8, 2004

GROUP

unknown

**U.S. PATENT DOCUMENTS**

Ref. Desig.	Examiner's Initials	Document Number	Date	Name	Class/ Subclass	(If appropriate) Filing Date
1.	JL	6,473,500	10/29/2002	Risafi et al.		
2.	JL	6,467,684	10/22/2002	Fite et al.		
3.	JL	5,663,546	09/02/1997	Cucinotta et al.		

**FOREIGN PATENT DOCUMENTS**

Ref. Desig.	Examiner's Initials	Document Number	Date	Country	Class/ Subclass	Translation Yes	No
1.	JL	WO 96/38801	5.12.1996	WIPO			
2.	JL	WO 99/03057	21.01.1988	WIPO			
3.	JL	EP 0 921 487	09.09.1999	European			

**OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)**

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1.		

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1.	JL	6,502,745	01/2003	Stimson et al		
2.	JL	6,188,994	02/2001	Egendorf		
3.	JL	5,621,787	04/1997	McKoy et al		

**FOREIGN PATENT DOCUMENTS**

Ref. Desig.	Examiner's Initials	Document Number	Date	Country	Class/ Subclass	Translation Yes	No

**OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)**

Ref. Desig.	Examiner's Initials	
1.	JL	The Gale Group, "Banks Enter A New Debit Market, And AmEx Has its Foot in The Door", Debit Card News, November 30, 1998, v 4, n 11, p 1+.
2.	JL	Abcede, Angel, "Plastic Payment Storm Prepares to Touch Down", National Petroleum News January, 1997, v 89, n 1, pp. 26-34.
3.	JL	American Banker, "USA Going to Dogs - - With Kennel Club Visa (The American Kennel Club is Offering a Visa Affinity Card Via First USA)", March 18, 1996.

Examiner:

Date Considered: 3/3/2007

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10821162
	Filing Date		2004-04-08
	First Named Inventor	David B. Sutton	
	Art Unit		
	Examiner Name		
	Attorney Docket Number		PRIV 0104 PUS

U.S. PATENTS						Remove
Examiner Initial*	Cite No	Patent Number	Kind Code <sup>1</sup>	Issue Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear
JL	1	6970852	B1	2005-11-29	imX Solutions, Inc.	
JL	2	5477038	A	1995-12-19	Visa International	
JL	3	5511121	A	1996-04-23	Bell Communications Research, Inc.	
JL	4	6246755	B1	2001-06-12	Walker Digital, LLC	
JL	5	6341273	B1	2002-01-22	British Telecommunications public limited company	
JL	6	6615189	B1	2003-09-02	Bank One, Delaware, National Association	
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Attorney Docket Number	PRIV 0104 PUS	

JL	1	20020026420	A1	2002-02-28	Michele R. DuPhily	
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**FOREIGN PATENT DOCUMENTS**

Examiner Initial*	Cite No	Foreign Document Number <sup>3</sup>	Country Code <sup>2</sup>	Kind Code <sup>4</sup>	Publication Date	Name of Patentee or Applicant of cited Document	Pages, Columns, Lines where Relevant Passages or Relevant Figures Appear	T <sup>5</sup>
JL	1	0137228	WO	A1	2001-05-25	Hans-Peter Hackenbruch		<input type="checkbox"/>
JL	2	9740616	WO	A1	1997-10-30	Gemplus S.C.A.		<input type="checkbox"/>

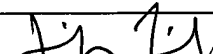
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**NON-PATENT LITERATURE DOCUMENTS**

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JL	1	ANGEL ABCEDE, "Plastic Payment Storm Prepares to Touch Down", National Petroleum News, vol. 89, no. 1, pages 26-34, Jan. 1997	<input type="checkbox"/>

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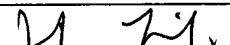
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JL	1	The Gale Group, "Banks Enter a New Debit Market and AmEx has its Foot in the Door", Debit Card News, vol. 4 no. 11, Nov. 30, 1998	<input type="checkbox"/>
JL	2	THOMAS O. BENNION, "The Debit Card's Expanding Frontiers", Credit Card Management(Magazine), p.64-62, May 1998, Dialog File 268, Accession No. 00335930	<input type="checkbox"/>
JL	3	JEFFREY KUTLER, "Visa, MasterCard Square Off for Debit Fight", American Banker(Magazine), p.3, vol. 153, no.247, Dec. 20, 1988, Dialog File 625, Accession No. 0094030	<input type="checkbox"/>

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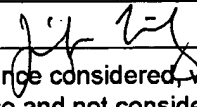
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